# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:540
ANSWERED ON:18.11.2016
Outstanding Loans
Choudhary Shri Ram Tahal

**Will the Minister of FINANCE be pleased to state:**

(a) Whether the cases of outstanding retail vehicle loans and non-recoverable retail vehicle loans are increasing every year, if so, the details thereof and the reasons therefor;
(b) Whether the Government has conducted any review and if so, the details thereof; and
(c) The effective measures taken/being taken by the Government to arrest such trend?

## Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) Outstanding retail vehicle loans have increased during the last three years. A Statement showing retail vehicle loans data reported by Scheduled Commercial Banks (SCBs) for previous two financial years & first Quarter of FY 2016-17 along with total Gross Non-Performing Assets (GNPAs) are as under.
(Amount in Crore)

| Retail Loans - Outstanding as on | | | Vehicle / Auto GNPAs | Vehicle / Auto as on: | |
|---|---|---|---|---|---|
| 31-Mar-15 | 31-Mar-16 | 30-Jun-16 | 31-Mar-15 | 31-Mar-16 | 30-Jun-16 |
| 1,24,399 | 1,52,850 | 1,62,805 | 2,188 | 2,597 | 3,547 |

Source: RBI

(b) & (C) :
No study has been conducted in this regard.

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